HOUSING IN WINDSOR, 1941

Introductory:

In addition to the commentary on Windsor housing which follows, this brochure contains a statistical summary of 1941 housing data for Treater Windsor, and also map records of housing within the city limits. These maps provide a basis for visualizing the housing conditions of the wage-carner group of households, i.e., those in which the household head is a wage-carner.

Because of changes which have taken place in Windsor housing conditions since 1941, housing census records do not give a completely accurate picture of the existing situation.

They do give useful background material, however, on a basis sufficiently up to date to serve as a guide to intensive surveys of the housing problem. They also provide a basis of comparison with conditions in other cities; independent surveys seldom do this because of different methods and differences in the kinds of data collected.

Comments on Windsor Housing, 1941

Statistical tables on pages 5 to 7 provide a summary of data collected during the 1941 housing census of every tenth occupied dwelling in the Windsor metropolitan area. Besides the city of Mindsor proper, this area included the towns of La Salle, Ojibway, Riverside and Tecumseh, and parts of the townships of Sandwich Rast and Sandwich West. With the exceptions noted, material in these tables covers all types of households, whereas maps in the second section relate only to wage-earner households in the city. Households with wage-earner heads comprised 81.5 p.c. of all those in the metropolitan fringe and 75.9 p.c. of those in the city proper.

It has not been possible to provide separate tabular or map records for housing data in all of the suburban sections of the Windsor metropolitan area. However, a brief summary of statistical material has been prepared to show differences in the characteristics some of the more important ones which have been located on a map indicating their 1941 population.

The statement presented below allows a more detailed examination of variations of data in the frings area. Riverside is shown as having higher average earnings, rents, and dwelling values, than either Windsor or the other listed satellite areas. Sandvich Rast and Tecumseh corresponded fairly well for earnings and dwelling values, but the percentage of home-owners in Sandwich East of 78.2 was well above the 60.8 figure for Tecumseh, and more than double the Mindsor percentage of 37.2.

Summary of Population and Housing Data*, Windsor and Principal Satellites, 1941

Area ·]	Population	Number of Households	Average Earnings- Heads of Wage-Earner Households	Tenants' Average Monthly Rent	Average Value Owner- Occupied Dwellings	Percentage of Owner- Occupied Dwellings
Windsor	105,311 4,878 5,547 2,412	25,230 1,153 1,290 518	\$ 1,668 1,992 1,475 1,482	\$ 27 30 19 20	\$ 3,404 3,753 1,812 1,677	p.c. 37.2 68.1 - 78.3 60.8

Except for population and household figures, all amounts have been estimated from a 10 percent sample of household data. No other satellite area had a population of 1,000 persons in 1941, and the residual total in the fringe area mumbered 2,964 persons.

The 1941 population of the Vindsor metropolitan community as recorded by the census was 121,112. Of this total 105,311 lived in the city proper and 15,801 in the metropolitan fringe. Population growth since 1931 has been 29 p.c. in the fringe area and 7 p.c. in the city proper. This comparison includes East Windsor, Sandwich, and Walkerville, with Windsor in 1931, although they were not incorporated into the city of Windsor until July 1935.

Description of Dwellings:

In the fringe area 91.2 p.c. of dwellings were single houses, but in the city proper this percentage was only 55.8 p.c. Apartments and flats made up most of the remaining dwellings. In the city 16.1 p.c. of homes were in buildings with 4 or more dwelling units, while the fringe percentage was 1.7. Brick construction predominated in the city area, and wood in the fringe. Homes in the city proper were generally in better external repair than fringe area homes, respective percentages of homes in need of external repairs being 22.5 and 33.7.

Dwellings were slightly below average cize for the 12 metropolitan centres, containing 5.2 rooms in the fringe area and 5.4 rooms in the city proper. Four rooms was the predominant size in the former area, and 6 in the latter. The proportion of homes with 8 rooms or more was 9.1 in the dty and 9.5 in the fringe area.

Description of Households:

In the housing census the household was the complete group of persons occupying a dwelling unit. Not infrequently the household included lodging families and might also include two or more separate housekeeping units in the dwelling. It is the most significant unit for measurements of crowding. The mere existence of lodging families is indicative of crowding.

Households averaged 4.4 persons in the fringe area and 4.1 in the city proper. When compared with corresponding averages of rooms per person.—5.2 and 5.4-an over-all average of more than one room per person was indicated. Actually, however, 17 p.c. of the dvellings in the city proper provided less than one room per person. Fresumably crowding was scmewhat worse in the fringe area than in the city proper, since households were larger and dvellings saaller.

Windsor ranked fairly high among Ganadian cities with lodgers, fringe and city area percentages being 6.1 and 12.6 respectively. Percentages of households with lodging families were less-5.3 and 8.0. The estimated number of lodging families in the Windsor metropolitan area in 1941 was 2,500 with 213 vacant dwellings in the city proper. A number of these doubtless would be in unsatisfactory condition.

Dwelling Equipment and Conveniences:

A consideration of dwelling equipment and conveniences is useful as a guide to existing housing conditions. It provides a rough basis for comparing the quality of city and fringe housing.

Plumbing facilities were very similar in city and fringe areas. In the city proper, 99.5 p.c. of dwellings had running water, while the corresponding fringe area percentage was 96.1. In contrast, athough 99.4 p.c. of city households had the use of either private or shared tollet facilities, only 69.2 p.c. of fringe area dwellings had such facilities. Similarly 95.3 p.c. of city households had a bathub or shower, either private or shared, with the corresponding fringe area percentage being 65.4. Proportions of shared tollets and baths were higher in the city than in the fringe area, reflecting higher percentages of households with lodging femilies.

Hot air furnaces were the usual source of heat in city dwellings, being used in 52.6 p.c. of homes, while stores were used in 29.6 p.c. and steam or hot water in 17.8 p.c. In the frings area, stores heated 68.9 p.c. of dwellings, followed by hot air furnaces, which were used to heat 20.3 p.c.

Gas or electric cooking stoves were used in 91.1 p.c. of fringe area homes, and 98.3 p.c. of city homes. Fractically all metropolitan area homes were lighted by electricity. The percentage with refrigeration facilities was comparatively high, only 8.0 p.c. of fringe area homesholds, and 7.5 p.c. of city homesholds lacking any refrigeration facilities.

A further index of economic status is given by proportions of households with radio, vacuum cleaner, telephone, and automobile. In the city proper 20.6 p.c. had all these conveniences and 4.3 p.c. had none. In the fringe area corresponding percentages were 15.2 and 7.8.

Owner-Occupied Homes--Value, Mortgage Outstanding, Taxes:

The average value of owner-occupied homes was \$2,565 in the fringe area and \$3,404 in the city proper. Over 50 pc. of city homes and over 75 pc. of those in the fringe were valued by their owners at less than \$3,000. In the city 48.6 p.c. of owner-occupied homes were encumbered by mortgages to an average amount of \$1,922, while in the fringe area 24.1 p.c. of homes were mortgaged for smounts averaging \$1,382. Interest rates on first mortgages averaged 5.6 p.c. and 5.4 p.c. for the fringe and city areas, respectively. Yearly taxes in the city averaged \$112, as compared with \$60 in the fringe.

Rents:

Rentals in the Windsor area were comparatively low. In the city, rents averaged \$27, as against \$23 in the fringe area. The greatest concentration of rents in Windsor was between \$20 and \$24, and between \$15 and \$19 in its fringe, about one-quarter of the rents in each area falling into these ranges.

Earnings of Wage-Earner Families:

Wage-earner families comprised 81.5 p.c. of all households in the Windsor frings area and 75.9 p.c. of those in the city proper. These percentages were the highest for any metropolitan community. The earnings of wage-earner families give a fairly accurate indication of income levels, since this group forms such a large proportion of the population. Average annual earnings of wage-earner family heads were \$1,640 in the fringe area and \$1,660 in the city proper. Ottawa and Toronto were the only other metropolitan cities in which earnings approximated this level. The earnings of 43.5 p.c. of wage-earners in the fringe area, and 40.1 p.c. of those in the city proper fell below \$1,500 in 1941. Current figures (1945) doubtless are higher, but 1941 wage levels may have some significance for housing plans involving post-war financial settlements.

Tenant Rent-Earnings Relationships:

Regardless of whether homes are to be built for renting or for sale, relationships between rent and sarnings are an important consideration. One-fifth of income is a reasonable maximum proportion which can be devoted to shelter costs for families with incomes under \$2,000, without skinping on food or other living requirements. Any considerable proportion households paying more than this fraction provides evidence of financial strain and may be related to malmittion or crowdings.

A clear-cut picture of relationships between earnings and rents from 1941 census records, can be obtained only for single family wage-earner households. Wage-earner single family tenant households in the Mindsor metropolitan area numbered approximately 13,200 out of a total of 17,000 tenant households of all kinds. The over-all total included at least 1,200 tenant households composed of two or more families, a group in which rent-earnings relationships are typically less satisfactory than for the single family types.

In the Mindsor metropolitan area, one-third of wage-sarner families received \$1,400 or less in 1941, while another third received from \$1,400 to \$1,900. Fsmily earnings averages in the lower- and middle-thirds of the wage-sarner group amounted to \$943 and \$1,657 respectively. These figures are of special significance in considering the distribution of rents in the lower- and middle-third earnings groups.

Proportions of Single Family Wage-Earner Households in the Lower- and Middle-Third Family Earnings Groups Paying Specified Rents, Windsor, 1941.

	nthly ent		Lower-Third Wage-Earner Families (Percentage	Middle-Third Mage-Earner Families Families)
_	. 20	*******	40.2	21.8
20 -	. 34		56.4	69.7
35 +		•••••	3.4	8.5
Estin	ated	Number of Single Family Households	4,400	4,400

Families with average incomes of \$943 cannot affort shelter costs averaging more than \$15,72, if one-fifth of income be accepted as the upper limit which may reasonably be devoted to shelter. Likewise families with an average income of \$1,667 can afford monthly shelter costs averaging not more than \$27,78.

According to the above criterion only 24.7 p.c. of householders in the lower-third of the Mindsor family earnings range, i.e., up to \$1,400, paid rents they could afford. The other 75.5 p.c. paid out more than one-fifth of their earnings on rent. Conditions were such better in the middle earnings range-\$1,400 to \$1,900-but even here almost 30 p.c. of tenant householders were paying out more than one-fifth of their earnings as rent.

Family income tends to average slightly higher than actual earnings but the difference is characteristically small. Allowing for this and also for a possible understatement of earnings to census enumerators, it is still clear that many tenant households in Windsor were paying higher rents than a normal distribution of income would indicate.

HOUSING DATA - GREATER WINDSOR, 1941

MONTHLY RENTALS	VALUE OF OWNER-OCCUPIED HOMES	ANNUAL MORTGAGE* PATHENTS ON			
Amount Percentage of Homes	Value Percentage of Homes	OWNER_OCCUPIED HOMES			
\$ 0 1.2 1.8 1.2	\$ C. F. M.A. 1 - 999 4.2 25.7 8.9	Amount Percentage of Honese \$ C. F. M.A.			
1 - 9 1.3 6.3 1.6	1000 - 1999 19.4 32.2 22.2	1 - 499 81.8 86.3 82.3			
7.2 19.8 8.0	2000 - 2999 28.5 17.5 26.0	500 - 999 13.9 9.8 13.4			
15 - 19 13.8 26.2 14.6	3000 - 3999 24.4 8.1 20.9	1000 - 1499 2.4 3.9 2.6			
20 - 24 24.4 13.5 23.8	4000 - 4999 10.5 5.7 9.5	1500 - 199987			
25 - 29 22.6 16.3 22.1	5000 - 5999 4.8 2.4 4.3	2000 + 1.1 - 1.0			
30 - 34 13.1 3.6 12.5	6000 - 6999 2.6 2.0 2.5	Average Payments \$ 339. \$ 257. \$ 329 *Includes both interest and principal.			
35 - 39 8.7 2,7 8,3	7000 - 7999 1.2 2.4 1.5	-includes obta interest and principal.			
40 - 49 5.5 5.4 5.5	8000 - 10999 2.6 2.4 2.5	MORTGAGE INTEREST RATE			
50 - 59 1.7 3.6 1.8	11000 - 15999 1.2 .8 1.1	OWNER OCCUPIED HOMES			
60 +5 1.8 .6	16000 +6 .8 .6	(on Mortgages Outstanding)			
Total Rented Dwellings 15,851 1,186 17,037	Total Owned Dwellings 9,379 2,509 11,888	Rate Percentage of Homes C. F. M.A.			
Average Monthly Rent \$ 27. \$ 23. \$ 26.	Average Value\$3,404 \$2,565. \$3,223	4 per cent 1.8 3.8 2.1			
		5 * * 62.7 45.3 60.5			
		6 " " 25.1 39.6 26.8			
PERCENTAGE OF ALL TENANT HOMES FOR WHICH RENT INCLUDES SPECIFIED SERVICES	MORTGAGE OUTSTANDING ON	7 " " 10.4 11.3 10.6			
REDI INCCODES GENOTIED SERVICES	OWNER_OCCUPIED HOMES				
Service Percentage of Homes	Amount Percentage of Homes C. F. M.A.	, , , , , , , , , , , , , , , , , , , ,			
C. F. M.A.	1 - 999 17.9 44.3 21.2	10			
Furniture 7.2 · 5.2 7.1	1000 - 1999 34.6 27.8 33.6	Average Rate - Per Cent 5.4 5.6 5.5			
Heat 20.9 3.1 19.7	2000 - 2999 30.6 16.7 28.9				
Oarage 27.5 40.6 28.4	3000 - 3999 : 8.6 3.7 8.0	ANNUAL TAX PATMENTS			
·	4000 - 4999 5.2 3.7 5.0	OWNER-OCCUPIED DWELLINGS			
	5000 - 5999 1.3 1.9 1.4	Amount Percentage of Hones			
TENURE	7000 - 799965	1 - 199 92.6 96.3 93.3			
Percentage of Homes	7000 - 799965	200 - 399 6.5 2.9 5.7			
С. Г. И.А.	9000 + 87	400 - 5996 .4 .6			
Owner-Occupants 37,2 67.9 41.1		600 - 799			
Tenant-Occupants 62.8 32.1 58.9	Estinated Number of Owner-Occupied	800 - 999			
/ 	Homes Nortgaged 4,600 600 5,200	1000 - 119911			
Total Mumber of Occupied	Average Amount \$1,922, \$1,382 \$1,855.	1200 + 11			
Deellinge 25,230 3,695 28,925	Percentage of Owner-Occupied Homes Mortgaged 48.6 24.1 43.2	Average Payments \$ 112. \$ 60. \$ 101.			
	Homes Mortgaged 48.6 24.1 43.2	1			

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10							3.1
11							1.7
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Com1 Oil or Other	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	G. 7 59.4 93 20.8 3 3.7 10.5 1 1.6 4.0 25,230 3,6 ALL DWELLINGS Percentage 17.8	M. A. 963.7 18.7 18.7 18.7 18.7 18.7 18.7 18.7 18	1	8,2 21.3 12.3 12.3 8,9 7.0 5.5 14.7 7.3 6.1 1.2 28,230 6.7 ALL DWELLI: Perce: C. 98,3	6.4 20.0 12.8 10.6 7.8 3.1 18.1 9.2 4.5 .3 3.695 6.4	M. A. 8.0 21.1 12.4 9.1 12.4 9.1 7.1 5.2 15.1 7.5 9.1 12.4 9.1 7.5 9.1 12.4 9.1 9.1 9.1 9.1 9.1 9.1 9.1 9.1 9.1 9.1
	1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	C. F 59.4 93 20.8 3 3.7 10.5 1 4.0 25,230 3,6 25,230 3,6 27 25,230 3,6 27 25,230 3,6 3 25,230	M. A	1	8.2 21.3 21.3 12.3 8.9 7.0 5.5 14.7 7.3 7.5 6.1 1.2 26,230 6.7 ALL DWELL! Percei C. 98.3	6.4 20.0 12.8 10.6 7.8 3.1 18.1 19.2 7.2 4.5 3 3.695 6.4 F. 91.1 6.1 1.1	M.A. 8.0 221.1 12.4 9.1 7.1 5.2 15.1 7.5 7.5 7.5 5.9 1.1 28,925 6.7
Tumber of Dwellings	1 2 3 4 10 11 - 15 10 11 - 15 10 11 - 15 10 10 11 - 15 10 10 10 10 10 10 10 10 10 10 10 10 10	C. F 59.4 93 20.8 3 3.7 10.5 1 4.0 25,230 3,6 25,230 3,6 27 25,230 3,6 27 25,230 3,6 3 25,230	M. A	1	8.2 21.3 21.3 12.3 8.9 7.0 5.5 14.7 7.3 7.5 6.1 1.2 26,230 6.7 ALL DWELL! Percei C. 98.3	6.4 20.0 12.8 10.6 7.8 3.1 18.1 19.2 7.2 4.5 3 3.695 6.4 F. 91.1 6.1 1.1	M. A. 8.0 20.1 12.4 9.1 7.1 5.2 15.1 1.1 28,925 6.7 wellings M. A. 97.3 1.6

SUMMARY OF CONDITIONS AND CONVENIENCES

Dwellings		Percentage of Dwellings			
		C.	7,	X.A.	
1.	Meeding external repair	22.5	33.7	23.9	
2.	With electric lighting	99.5	95.9	99.0	
3.	With running water	99.5	96.1	99.0	
4.	With mechanical refrigeration	41.8	39.5	41.5	
5.	With ice refrigeration	50.5	51.9	50.7	
6.	With gas or electric cooking	98.3	91.1	97.3	
7.	With private flush toilet	93,2	65.9	89.7	
8.	With shared flush toilet	6.2	3.3	5.9	
9.	With private bathtub or shower	88.7	58.9	85.1	
10.	With shared bathtub or shower	6.6	3.5	6.3	
11.	With telephone	38.8	22.4	36.6	
12,	With electric vacuum cleaner	50.1	38.9	48.7	
13.	With automobile	47.7	64.8	49.8	
14.	With radio	92.7	86.7	92.0	
15.	With 11, 12, 13 and 14 above	20.6	15.2	19.8	

OCCUPATIONAL STATUS OF HOUSEHOLD HEADS

Status	Percentage of House			
	c.	F.	M.A.	
Wage-Earner	75.9	81.5	76.6	
Own Account	8.0	7.3	7.9	
Employer	1.8	2.0	1.8	
Retired	5.4	5.3	5.4	
No Pay	- "	-	-	
Other Income	1.0	.3	9	
Honemaker	7.9	3,6	7.4	
Total Fumber of Households	25,230	3,695	28,925	

HOUSEHOLDS WITH SPECIFIED NUMBER OF LODGERS

Lodgere		Percentage of Households			
		C.	7.	N.A.	
1		64.1	68.2	64.3	
2		18.9	18.2	18.9	
3 +	••••••••	17.0	13.6	16.8	
Estimated :	Fumber of Households		-		

3,200

HOUSEFOLDS WITH SPECIFIED NUMBER OF LODGING FAMILIES

Lodging Fr	amiliee	Percentage of Households			
		C.	7.	N.A.	
1		90.5	85.7	90.0	
3		7.0	14.3	7.7	
3 +		2.5	-	2.3	

Estimated Fumber of Households with Lodging Families 2,000

with Lodgere

,000 200 2,200

200 3,400

EARNINGS PER *PERSON IN RELATION TO CROWDING FOR SINGLE WAGE_EARNER FAMILIES (City Proper)

				and the same of th
Earnings per Persons				Average Number of Roome per Person
0	٠.	99		. 1.0
100	-	199		8
200	-	299	- • · · · · · · · · · · · · · · · · · ·	9
300	-	399		. 1.1
400	-	499	***************************************	. 1.3
500	-	599		. 1.4
600	-	699	***************************************	. 1.6
700	-	799		. 1.7
800	-	899		. 1.8
900	-	999		. 1.9
1000	+			. 2.2

. Family Earnings divided by total persons in family.

AMBUAL BARNINGS OF WAGE RARBER FAMILY HEADS (Metropolitan Area)

Anount		Percen	tage of Fa	milies_
		C.	7.	И. А.
0 - 499		6.3	6.9	6.4
500 - 999		9.9	11.4	10.1
1000 - 1499		23.9	25.2	24.1
1500 - 1999		34.6	32.8	34.5
2000 - 2499	•	16.5	15.9	16.4
2500 - 2999		3.7	2.8	3.6
3000 - 3999		3.5	3.1	3.5
4000 - 4999		.6	1.0	.7
5000 - 5999		.3	. 3 .	.3
6000 +		.7	6	.4

ANNUAL EARNINGS OF WAGE-EARNER PANILY HEADS (City Proper)

Anount		Percentage of Famili			
		Owners	Tenants	Total	
0 _ 499		5.1	6.9	6.3	
500 - 999		6.4	11.6	9.9	
1000 - 1499		23.4	24.3	23.9	
1500 - 1999		33.1	35.5	34.6	
2000 - 2499		19.4	15.0	16.5	
2500 - 2999		4.6	3.2	3.7	
3000 - 3999		5.8	2.4	3.5	
4000 - 4999		1.0	-5	.6	
5000 - 5999		.8	.2	.3	
6000 +	•••••	.9	• •	7	
Estimated Mumber of Far Average Earnings			11,900 \$1,591.	18,900 \$1,668.	

RELATION OF CROWDING TO EARNIEGS OF HOUSEHOLD HEADS (City Proper)

Amount	All Wage-Earner Families	Wage-Earner Householde with less than'l Boom per Person
	p.c.	p.c.
0 499	 . 6.3	9.1
500 - 999	 . 9.9	15.8
1000 - 1499	 . 23.9	26.6
1500 - 1999	 . 34.6	34.4
2000 - 2499	 . 16.5	12.0
2500 - 2999	 . 3.7	1.2
3000 - 3999	 . 3.5	.9
4000 - 4999	 6	-
5000 - 5999	 3	-
6000 +	 7	-

Average Earnings \$1,668. \$1,393.

WINDSOR HOUSING MAPS

The usefulness of housing census maps depends upon a clear understanding of the material they represent, and the method of presentation. These maps have not the precision of material obtained from a complete survey; as already noted, they have been based upon records from every tenth wage-earner household in the area. Census sub-divisions are the smallest unit available for analysis of housing census data. These areas generally include several blocks grouped without regard to housing conditions, so that the boundaries of conditions indicated are likely to be approximate.

The shading of the maps is based upon certain characteristics of wage-earner families in each area. Mage-earner families, i.e., those whose chief bread winner receives a salary, wages upon a rate or plece-work basis, or works upon a commission basis, usually form a preponderant proportion of all households. These families will ordinarily live in homes commensurate with the income they receive. The fourth map is of special significance since it indicates the proportion of wage-earner households in each sub-district. Other maps should be studied in relation to this one, and to the map showing population density which is based on the total population regardless of household type.

Considerable proportions of any large city are non-residential, and the character of adjacent residential areas is influenced by the land use of these non-residential sections. A distinction has been made, therefore, between sections which are primarily residential, non-residential, and parks and non-occupied areas. The population density map shows that many people live in non-residential areas. Land marked as park areas may not represent formal parks, but also includes play fields and extensive open space around institutions such as hospitals, convents, etc.

Comment on Individual Maps

- 1. Reference Map ... This map has been prepared to show transportation routes, and the location of primary schools, both of which have a direct bearing upon the housing problem. Names of some of the principal streets have been listed for reference purposes.
- Population Density Each dot represents 50 persons. There is no significance in
 the exact position of the dots, but the total number within a sub-district is significant, and
 serves to indicate clearly the concested areas, and the more sparsely populated areas.
- 3. Proportion of Wage-Narner Households Since all subsequent maps are based only upon records for wage-earner households, it is important to have a correct impression of the proportions of wage-earner households in each area. Wage-earner households comprise at least 40 p.c. of the total in almost all Windsor residential areas.
- 4. <u>Growding</u> Study of this map particularly in relation to population density, and the occurrence of two or more family households is suggested. Any household with less than one room per person is considered to be crowded. For example, 4 persons in a 4-room dwelling would have to sleep two to a room in order to have a kitchen and one other room free for living purposes; another person in this home would produce crowding in either sleeping or living paragraphs.
- 5. Households with Two or More Families Two or more families living in a dwelling originally meant for one family represents an unsatisfactory housing condition, which may be due either to poverty or lack of space. It is not uncommon for single families to have sufficient means to provide for a small, low rent dwelling without being able to secure one. Their only alternative is to share a higher rent dwelling with another family.
- 6. Prevaling Zemily Earnings Levels Pacily earnings are closely related to housing and living standards. Femily earnings include the total annual earnings of all members of private families, but exclude those of lodgers or domestics. Rent from boarders or lodgers is not counted as earnings. In households of two or more families, only the earnings of the principal family are counted, all sub-tenant family earnings being excluded. (See definition of wage-earner)

7. Levels of Housing and Living Conveniences - Accurate criteria for judging the quality of housing accommodation are extremely difficult to determine. This map has been based on information about the dwelling and about living conveniences available to the household. The large number of factors employed has necessitated a complicated system of combinations in order to allocate all dwellings into six groups. The reasonableness of this grouping, however, is supported by the close relationship between this map and the previous one based on family earnings. Factors considered in establishing the six groups were: condition of external repair, plumbing facilities, electric lighting, cooking and refrigeration facilities, vacuum cleaner, telephone and automobile.

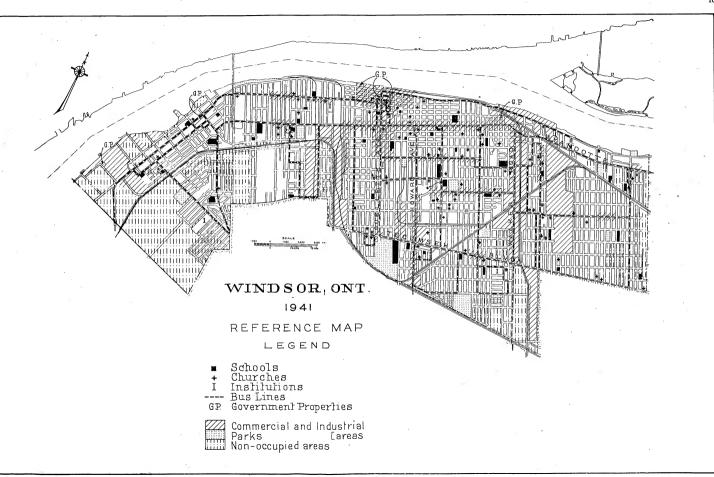
Group 1 includes nothing but dwellings which are almost certainly below acceptable housing standards. All such dwellings were defective either with regard to condition of repair or plumbing, and occupant households possessed nome of the usual city conveniences such as electric or gas cooking stoves, or refrigerators; noither had they vacuum cleaners, telephones, or automobiles. Group 2 was only slightly better, including many buildings in need of repair, or without standard plumbing, but with a few conveniences. Groups 3, 4 and 5 are similar, but not until Group 5 is reached, are dwellings always satisfactory so far as external repair and plumbing are concerned, although many households in Groups 3 and 4 have most of the conveniences noted above. Group 6 has all conveniences, satisfactory condition of repair, and standard plumbing. Family earnings averages in Ontario for the six levels of housing and living conveniences were as follows in 1941.

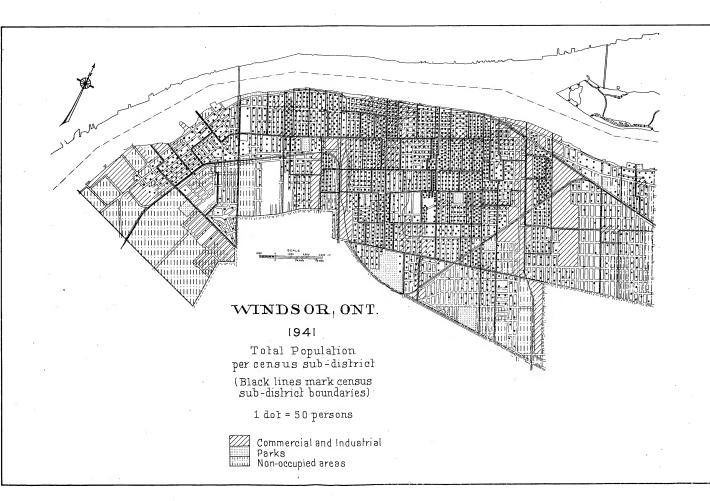
		\$			\$
Level	1	 1,083	Level	4	 1,708
"	2	 1,200	".	5	 1,832
**	3	 1,454	**	6	 2.497

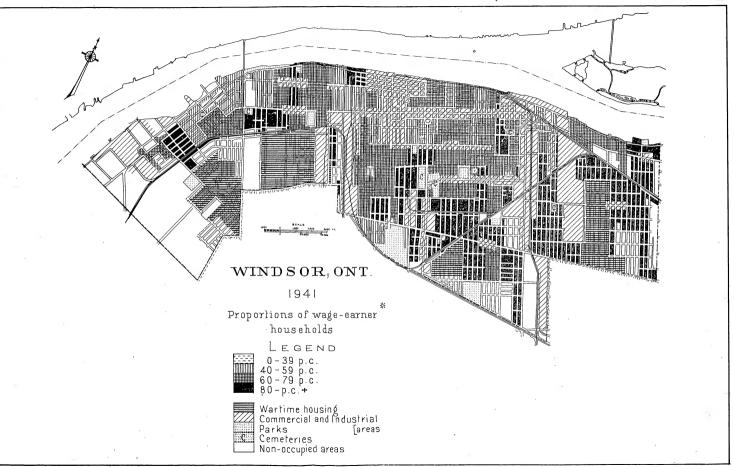
- 8. Low Rent Dwellings This map shows the proportion of dwellings in each area renting for less than \$20 a month. Such dwellings are most prevalent in crowded areas with low levels of housing and conveniences.
- 9. Owner-Occupied Homes This map may be used for two purposes. The shading for tenant-occupied dwellings would be roughly reversed from that shown for owner-occupied dwellings. Tenure, earnings, and standard maps show generally similar patterns.

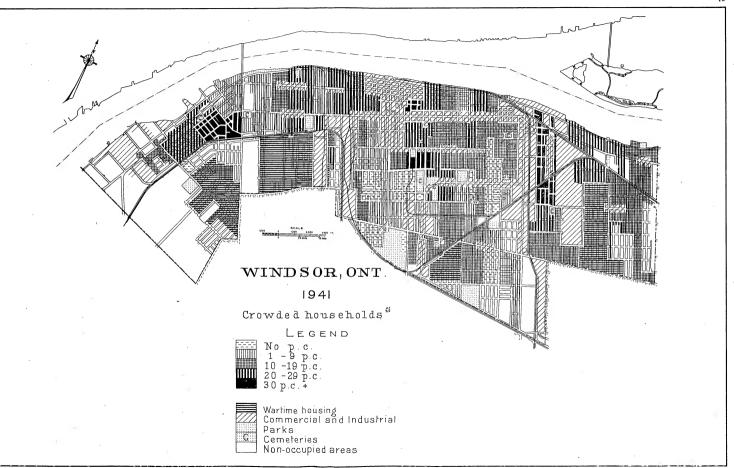
Definitions for Statistical Tables

- Dwelling The dwelling may be considered as the home of the household. It must be structurally separate but may be a single house, apartment, one section of a semi-detached house, etc. Dwelling, dwelling unit, and home are used interchangeably.
- 2. Household For purposes of housing analysis, all persons sleeping in a dwelling unit are considered as sembers of the same household. The housing census household, therefore, is a broader unit than the household as defined by a population census. The latter considers a household to be a person or group of persons living as a separate house-keeping unit. The housing census household adds to this, the multiple family groups in which each one maintains separate living and eating quarters in the same dwelling. Two or more families may live this way in a single house which has not been partitioned off into flats or apartments.
- 3. Family Earnings This tern is applied to the total wages received in the year ending June 2, 1941, by parents and children of private families whose head is a wage-earner. Averages of family éarnings give a useful index of income levels in urban areas, since families of this type comprise nearly 70 p.c. of all urban households. It will be noted that family earnings exclude the income of lodgers and servants living with wage-earner families, and that the sum of family wages may be something less than the total of family income from all sources. The latter difference is usually small.
- 4. Value of Homes This is the owner's estimate of the market value of the home on June 2, 1941.
- 5. External Repairs Enumerators were asked to consider the following defects under the heading of external repairs: (1) cracked or leaning exterior walls; (2) shingled roofs with warped or missing shingles; (3) chimneys cracked or with missing bricks; and (4) unsafe outside steps or stairways.
- 6. Homemaker A woman responsible for the domestic management of a home, but not receiving salary or wages.

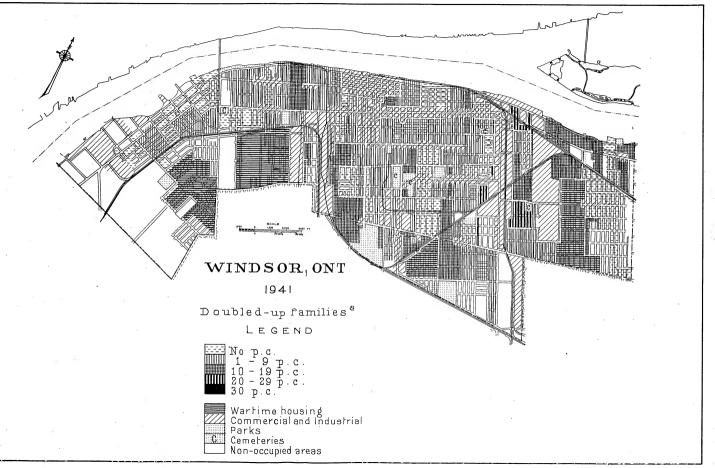




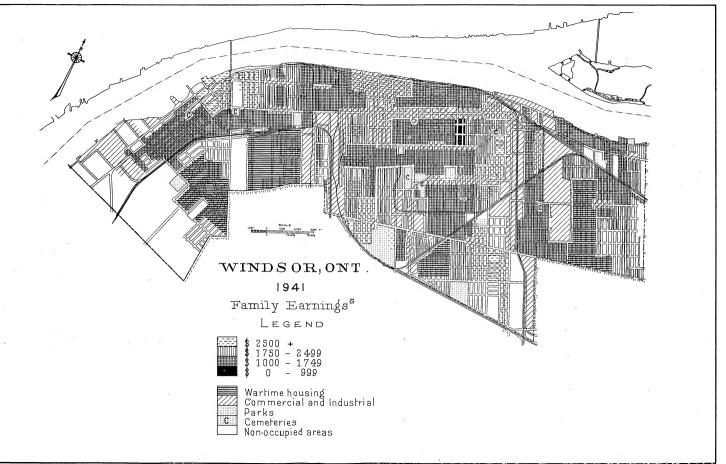


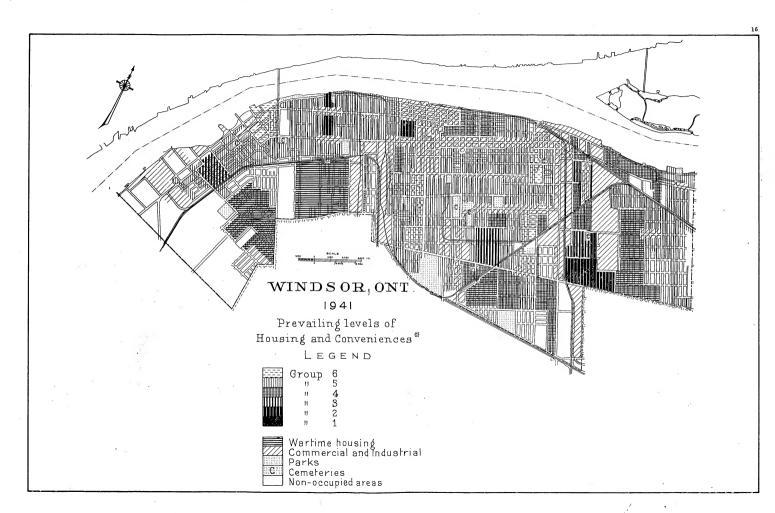


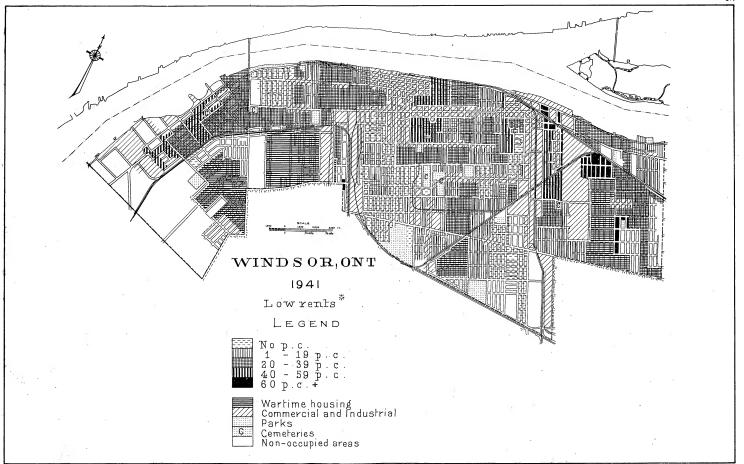
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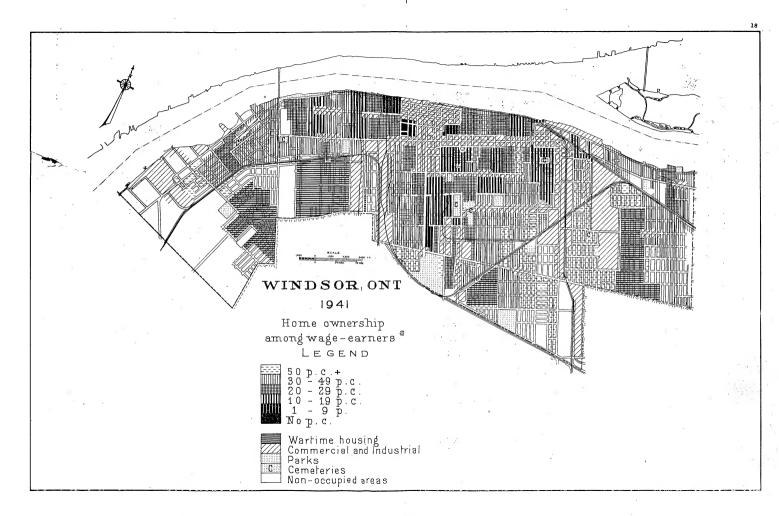












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